

Table 1A2e. Percent of private establishments¹ offering health insurance by plan options and insurance offerings to retirees according to selected characteristics: United States, 1993

Characteristic	Percent offering two or more plans	Plan options				Percent offering health insurance to retirees		
		Conventional/ Indemnity	Any Managed care plan offered ²	Exclusive providers ³	Preferred provider ⁴	Retirees under 65 years	Retirees 65 and older	Percent with waiting periods ⁵
Percent of establishments offering health insurance								
United States.....	18.6	52.0	55.5	19.7	41.5	22.5	19.7	70.3
Firm size ⁶								
Under 10 employees.....	10.1	56.0	47.5	14.2	35.3	14.7	10.4	55.0
10-24 employees.....	11.7	47.9	56.9	18.4	41.9	15.8	14.9	78.6
25-99 employees.....	17.3	43.4	63.6	22.6	46.7	17.9	17.6	81.9
100-499 employees.....	24.1	44.1	64.8	24.6	50.2	22.0	20.5	86.5
500 or more employees.....	43.7	58.8	60.8	28.9	46.7	52.4	47.8	77.5
Under 50 employees.....	11.5	52.3	52.1	16.3	38.5	15.5	12.5	64.9
50 or more employees.....	33.3	51.4	62.6	26.7	47.8	37.1	34.5	81.3
Industry group								
Agriculture,forestry, and fishing.....	8.7	55.4	47.1	7.8	39.6	11.8	11.7	65.9
Mining.....	21.4	64.7	41.4	10.7	35.8	29.4	27.7	64.9
Construction.....	20.6	57.1	51.6	18.0	36.5	16.2	10.9	64.8
Manufacturing.....	19.1	50.2	58.8	23.3	40.9	18.8	18.3	79.5
Transportation, Communication, and Utilities.....	23.2	49.9	60.7	20.7	46.5	34.5	29.1	75.1
Wholesale Trade.....	17.1	52.0	56.1	16.4	43.8	25.3	21.8	73.8
Retail Trade.....	19.3	54.6	52.7	19.5	39.5	23.9	21.3	77.3
Finance, Insurance, and Real Estate....	26.6	50.6	59.2	24.7	45.5	37.1	33.2	68.2
Services.....	15.6	50.5	55.6	19.3	41.4	17.5	14.8	64.2
Ownership								
For profit.....	18.2	52.4	55.1	18.9	41.6	21.8	18.9	72.2
Incorporated.....	20.0	52.3	56.1	19.4	42.5	23.3	20.7	75.5
Unincorporated.....	11.0	52.5	51.1	16.6	37.9	15.3	11.4	58.3
Non-profit.....	20.3	50.9	56.5	24.8	39.5	28.0	24.7	53.9
Other.....	24.2	46.2	62.7	25.5	47.9	25.8	23.3	73.6
Age of firm								
Under 5 years.....	11.5	45.0	58.8	17.7	44.8	15.0	10.6	64.0
5-9 years.....	13.4	49.8	55.7	19.2	39.8	15.8	10.6	69.8
10-19 years.....	13.8	51.2	54.5	17.7	40.6	13.2	9.4	70.4
20 or more years.....	23.0	54.3	55.2	21.2	41.6	29.4	27.8	70.9
Number of locations in firm								
Two or more locations.....	27.0	51.4	60.1	22.9	46.6	32.7	29.9	80.0
One location.....	12.8	52.5	52.4	17.5	38.0	15.6	12.6	63.4
Metropolitan area indicator								
Metropolitan area.....	20.0	48.8	59.6	22.8	43.6	22.0	19.2	71.4
Non-Metropolitan area.....	12.2	66.8	36.8	5.8	32.0	24.9	21.8	65.6
Percent of full-time employees								
Less than 25 percent.....	17.4	50.9	55.5	18.8	41.4	21.6	20.7	64.9
25-49 percent.....	16.1	57.4	48.9	17.2	36.5	21.0	17.2	66.4
50-74 percent.....	20.3	54.5	53.8	21.2	38.3	24.0	21.0	68.0
75 percent or more.....	18.5	50.8	56.8	19.7	43.0	22.4	19.5	71.7
Whether establishment has union employees								
No union employees.....	15.8	50.8	55.3	18.9	41.6	20.6	17.8	70.0
Union employees.....	51.5	61.6	62.9	28.7	46.7	32.5	29.0	74.2
Percent of low-wage employees ⁷								
50 percent or more of the employees are low-wage.....	12.6	55.0	48.6	13.6	37.6	18.3	14.8	60.2
Less than 50 percent or more of employees low-wage.....	17.0	50.8	55.9	19.5	41.9	19.9	17.3	70.7

¹ An establishment is defined as a business at a single physical location.

² Includes Health Maintenance Organizations (HMO), Exclusive Provider Organization (EPO), Preferred Provider Organization (PPO), or Point of Service (POS) plans.

³ Includes HMO or EPO plans.

⁴ Includes PPO or POS plans.

⁵ Excludes unknowns.

⁶ Number of employees nationwide as reported by respondent.

⁷ Low-wage employees earned less than \$5 per hour or less than \$10,000 per year.

NOTE: Estimates in this table are based on plans offered during the 1993 benefit year.

SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).

Table IA2e. Standard errors for percent of private establishments¹ offering health insurance by plan options and insurance offerings to retirees according to selected characteristics: United States, 1993

Characteristic	Percent offering two or more plans	Plan options				Percent offering health insurance to retirees		
		Conventional/ Indemnity	Any Managed care plan offered ²	Exclusive providers ³	Preferred provider ⁴	Retirees under 65 years	Retirees 65 and older	Percent with waiting periods ⁵
Standard errors								
United States.....	0.4	0.5	0.5	0.4	0.5	0.4	0.4	0.5
Firm size ⁶								
Under 10 employees.....	0.6	1.0	1.0	0.8	1.0	0.7	0.6	1.0
10-24 employees.....	0.9	1.3	1.2	1.1	1.3	1.0	0.9	1.0
25-99 employees.....	0.9	1.2	1.2	1.1	1.2	0.9	0.9	1.0
100-499 employees.....	1.2	1.4	1.4	1.2	1.5	1.3	1.2	1.0
500 or more employees.....	0.9	1.0	0.9	0.9	1.0	1.0	1.0	0.8
Under 50 employees.....	0.5	0.7	0.7	0.6	0.7	0.5	0.5	0.7
50 or more employees.....	0.7	0.7	0.7	0.6	0.7	0.7	0.7	0.5
Industry group								
Agriculture,forestry, and fishing.....	2.1	4.7	4.7	1.9	4.6	2.9	2.6	4.6
Mining.....	4.7	5.3	5.6	3.2	5.4	5.4	4.7	5.5
Construction.....	2.0	2.2	2.3	1.9	2.2	1.7	1.2	2.3
Manufacturing.....	1.2	1.6	1.6	1.5	1.6	1.1	1.1	1.6
Transportation, Communication, and Utilities.....	1.8	2.4	2.3	2.0	2.4	2.2	2.0	2.0
Wholesale Trade.....	1.2	1.7	1.6	1.3	1.7	1.5	1.3	1.5
Retail Trade.....	0.9	1.1	1.1	1.0	1.1	0.9	0.9	1.0
Finance, Insurance, and Real Estate....	1.3	1.6	1.5	1.4	1.6	1.5	1.4	1.5
Services.....	0.7	1.0	1.0	0.8	1.0	0.7	0.6	0.9
Ownership								
For profit.....	0.4	0.6	0.6	0.5	0.6	0.5	0.4	0.5
Incorporated.....	0.5	0.6	0.6	0.5	0.6	0.5	0.4	0.5
Unincorporated.....	1.0	1.6	1.6	1.3	1.6	1.1	0.9	1.6
Non-profit.....	1.2	1.6	1.6	1.4	1.5	1.4	1.3	1.6
Other.....	2.7	3.5	3.4	2.9	3.5	2.9	2.6	3.2
Age of firm								
Under 5 years.....	1.3	2.2	2.1	1.7	2.2	1.6	1.4	2.1
5-9 years.....	1.0	1.6	1.5	1.3	1.5	1.1	0.8	1.5
10-19 years.....	0.8	1.2	1.1	0.9	1.1	0.8	0.6	1.1
20 or more years.....	0.6	0.7	0.7	0.6	0.7	0.6	0.6	0.7
Number of locations in firm								
Two or more locations.....	0.6	0.8	0.7	0.6	0.8	0.7	0.6	0.6
One location.....	0.5	0.7	0.7	0.6	0.7	0.6	0.5	0.7
Metropolitan area indicator								
Metropolitan area.....	0.5	0.6	0.6	0.5	0.6	0.5	0.4	0.6
Non-Metropolitan area.....	0.7	1.0	1.1	0.5	1.0	0.9	0.9	1.1
Percent of full-time employees								
Less than 25 percent.....	1.9	2.7	2.7	2.3	2.7	1.9	2.1	2.7
25-49 percent.....	1.2	1.7	1.8	1.3	1.7	1.4	1.2	1.8
50-74 percent.....	1.0	1.3	1.3	1.1	1.3	1.0	1.0	1.2
75 percent or more.....	0.5	0.6	0.6	0.5	0.7	0.5	0.5	0.6
Whether establishment has union employees								
No union employees.....	0.4	0.6	0.6	0.5	0.6	0.4	0.4	0.5
Union employees.....	2.2	2.2	2.1	2.1	2.3	2.0	1.9	2.0
Percent of low-wage employees ⁷								
50 percent or more of the employees are low-wage.....	1.3	2.0	2.0	1.5	2.0	1.5	1.3	2.1
Less than 50 percent or more of employees low-wage.....	0.4	0.6	0.6	0.5	0.6	0.5	0.4	0.6

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² Includes Health Maintenance Organizations (HMO), Exclusive Provider Organization (EPO), Preferred Provider Organization (PPO), or Point of Service (POS) plans.

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SOURCE: Centers for Disease Control and Prevention, National Center for Health Statistics, National Employer Health Insurance Survey (NEHIS).